

REMARKS

This application was involved in an interference. The interference terminated with no adverse judgement against the claims in this application. Accordingly, no interference estoppel applies to this application.

Claims 8-16 remain present. New Claims 17-39 are added.

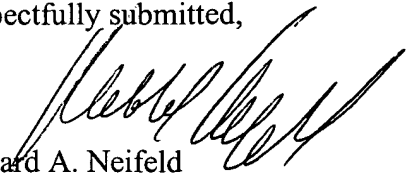
The independent claims are: 8, 9, 10, 11, 15, 16, 17, 22, 27, 30, 33, and 34.

Claims 17-25 define the "real time use" (i.e., during a customer's transaction) of customer transaction data at the point of sale. The specification states that the data in the database can be used for (1) risk management (page 8 line 5) and (2) targeted marketing and promotional programs. The specification discloses that the customer information response signal is returned to the point-of-sale during a customer's transaction (inter alia at page 45 first paragraph in section 2.3). The claimed "customer information response signal" transmitting to said point-of-sale during the transaction is useful for a variety of purposes, the specification disclosing risk management and marketing.

Claims 26-32 define a system and method for updating data in a customer database which is supported by the discussion of the "query" function on specification page 45.

Claims 32-39 define that part of the point-of-sale system's database structure relating to customer transaction records, which structure is described in detail at specification pages 35 - 36. This database structure is obviously useful for the risk management described in the specification generally as well as the marketing describe at specification page 11 lines 9-13. Note that these columns define storing a dollar amount.

Respectfully submitted,


Richard A. Neifeld
Registration No. 35,299
Attorney of Record



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Tel (direct): (703) 412-6492

Fax: (703) 413-2220

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Amendment Filed on:

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Please amend this application as follows.

IN THE TITLE

Please delete the original title and insert therefore - -SYSTEM, METHOD, AND
DATABASE FOR PROCESSING TRANSACTIONS- -